

**Information to identify the case:**

Debtor 1	<u>Alan W. Cridge</u>	Social Security number or ITIN	xxx-xx-4380
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lois C. Cridge</u>	Social Security number or ITIN	xxx-xx-6748
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-22228-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan W. Cridge

Lois C. Cridge

8/12/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alan W. Cridge  
Lois C. Cridge  
Debtors

Case No. 18-22228-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 12, 2022

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alan W. Cridge, Lois C. Cridge, 6021 Middle Road, Gibsonia, PA 15044-7941
14857237	Bank of America, PO Box 98234, El Paso, TX 79998
14857241	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
14857247	+ Colfax Power Plant Credit Union, 832 Pittsburgh Street, Springdale, PA 15144-1623
14857248	+ Colfax Power Plant Employees FCU, PO Box 186, Springdale, PA 15144-0186
14857250	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14857254	+ First Tennessee Bank, 165 Madison Avenue, Attn: Bankruptcy, Memphis, TN 38103-2725
14857253	+ First Tennessee Bank, PO Box 1532, Memphis, TN 38101-1532
14864356	+ First Tennessee Bank, National, Association, et al, P.O. Box 1469, Knoxville, TX 37901-1469
14857274	+ Transworld Systems Inc, 300 Cedar Ridge Dr, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 13 2022 03:18:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Aug 12 2022 23:22:00	Bayview Loan Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2022 23:22:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 12 2022 23:22:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250

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14857235	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	AT & T Universal Card, PO Box 9001037, Louisville, KY 40290-1037
14858878	EDI: GMACFS.COM	Aug 13 2022 03:18:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14857234	EDI: GMACFS.COM	Aug 13 2022 03:18:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14857236	EDI: WFNNB.COM	Aug 13 2022 03:18:00	Avenue, P. O. Box 659584, San Antonio, TX 78265-9584
14857238	+ EDI: TSYS2	Aug 13 2022 03:18:00	Barclay Card US/Carnival, PO Box 13337, Philadelphia, PA 19101-3337
14902070	+ EDI: LCIBAYLN	Aug 13 2022 03:18:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, Florida 33146-1839
14857239	EDI: CITICORP.COM	Aug 13 2022 03:18:00	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
14857267	EDI: CITICORP.COM	Aug 13 2022 03:18:00	Sunoco, P. O. Box 78056, Phoenix, AZ 85062
14857245	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2022 23:22:00	Citizens Bank, PO Box 42008, Providence, RI 02940
14859041	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2022 23:22:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
15479726	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 12 2022 23:22:00	CSMC 2021-RPL9 Trust, C/O SELECT PORTFOLIO SERVICING INC., PO Box 65250, Salt Lake City, UT 84165-0250
14885712	Email/PDF: bncnotices@becket-lee.com	Aug 12 2022 23:29:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14857240	EDI: WFNNB.COM	Aug 13 2022 03:18:00	Catherines, P.O. Box 659728, San Antonio, TX 78265-9728
14857242	EDI: WFNNB.COM	Aug 13 2022 03:18:00	Christopher & Banks, PO Box 659728, San Antonio, TX 78265-9728
14857243	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Citi Cards, P.O. Box 70166, Philadelphia, PA 19176-0166
14857244	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2022 23:22:00	Citizens Bank, PO Box 18204, Bridgeport, CT 06601-3204
14857246	+ EDI: WFNNB.COM	Aug 13 2022 03:18:00	Coldwater Creek, PO Box 659584, San Antonio, TX 78265-9584
14857249	EDI: WFNNB.COM	Aug 13 2022 03:18:00	Comenity Bank/Coldwater, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15301451	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 12 2022 23:22:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839
15426155	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 12 2022 23:22:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14857259	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Macy's, P.O. Box 9001094, Louisville, KY 40290
14880843	EDI: Q3G.COM	Aug 13 2022 03:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14863701	EDI: DISCOVER.COM	Aug 13 2022 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14857251	EDI: CAPITALONE.COM	Aug 13 2022 03:18:00	Dressbarn Capital One, P.O. Box 71106, Charlotte, NC 28272-1106

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14894656	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 12 2022 23:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14857252	EDI: WFNNB.COM	Aug 13 2022 03:18:00	Fashion Bug, PO Box 659728, San Antonio, TX 78265-9728
14857255	EDI: IRS.COM	Aug 13 2022 03:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14857256	EDI: JPMORGANCHASE	Aug 13 2022 03:18:00	JP Morgan Chase Bank, P.O. Box 78420, Phoenix, AZ 85062
14890699	EDI: JPMORGANCHASE	Aug 13 2022 03:18:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14857257	Email/Text: PBNCNotifications@peritussservices.com	Aug 12 2022 23:22:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14857258	EDI: WFNNB.COM	Aug 13 2022 03:18:00	Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728
14894967	EDI: PRA.COM	Aug 13 2022 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14858483	+ EDI: RECOVERYCORP.COM	Aug 13 2022 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14891956	EDI: Q3G.COM	Aug 13 2022 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14891958	EDI: Q3G.COM	Aug 13 2022 03:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14891957	EDI: Q3G.COM	Aug 13 2022 03:18:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14857265	Email/Text: amieg@stcol.com	Aug 12 2022 23:22:00	State Collection, 2509 S. Stoughton Road, Madison, WI 53716
14857262	+ EDI: RMSC.COM	Aug 13 2022 03:18:00	Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
14857263	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Sears, P.O. Box 9001055, Louisville, KY 40290-1055
14857264	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Sears Mastercard, P.O. Box 9001055, Louisville, KY 40290-1055
14893755	+ EDI: RMSC.COM	Aug 13 2022 03:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14857268	+ EDI: RMSC.COM	Aug 13 2022 03:18:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
14894911	+ Email/Text: bncmail@w-legal.com	Aug 12 2022 23:22:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14857273	+ EDI: RMSC.COM	Aug 13 2022 03:18:00	TJX, PO Box 530948, Atlanta, GA 30353-0948
14857270	+ EDI: WTRRN BANK.COM	Aug 13 2022 03:18:00	Target, PO Box 660170, Dallas, TX 75266-0170
14857271	+ EDI: WFNNB.COM	Aug 13 2022 03:18:00	The Childrens Palace, PO Box 659820, San Antonio, TX 78265-9120
14857272	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
14887655	^ MEBN	Aug 12 2022 23:19:14	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

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14886602	^	MEBN	Aug 12 2022 23:18:54	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14888407		EDI: AIS.COM	Aug 13 2022 03:18:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14857277	+	EDI: RMSC.COM	Aug 13 2022 03:18:00	Walmart, PO Box 960024, Orlando, FL 32896-0024
14894143		Email/PDF: bncnotices@becket-lee.com	Aug 12 2022 23:29:20	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 60				

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		CSMC 2021-RPL9 Trust
cr		Community Loan Servicing, LLC
cr		DLJ Mortgage Capital, Inc.
cr		First Tennessee Bank National Association successo
cr		JPMorgan Chase Bank, National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14857260	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, P.O. Box 9001094, Louisville, KY 40290
14857261	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, P.O. Box 9001094, Louisville, KY 40290
14857266	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection, 2509 S. Stoughton Road, Madison, WI 53716
14857269	*+	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
14857275	*+	Transworld Systems Inc, 300 Cedar Ridge Dr, Suite 307, Pittsburgh, PA 15205-1159
14857276	*+	Transworld Systems Inc, 300 Cedar Ridge Dr, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 6 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor CSMC 2021-RPL9 Trust bnicholas@kmlawgroup.com

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Denise Carlon

on behalf of Creditor CSMC 2021-RPL9 Trust dcarlon@kmlawgroup.com

Kenneth Steidl

on behalf of Debtor Alan W. Cridge julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Lois C. Cridge julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com, logsecf@logs.com

Kristen D. Little

on behalf of Creditor Bayview Loan Servicing LLC kdlittlecf@gmail.com

Kristen D. Little

on behalf of Creditor Community Loan Servicing LLC kdlittlecf@gmail.com

Leslie J. Rase, Esq.

on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com

Mary F. Kennedy

on behalf of Creditor First Tennessee Bank National Association successor thru merger with First Horizon Home Loan Corporation mary@javidianlaw.com coleen@javidianlaw.com;chris.cummins@javidianlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Bayview Loan Servicing LLC pawb@fedphe.com

TOTAL: 15